

**VIA EFS**

Date of Deposit: February 18, 2011

Attorney Docket No. 07473-038

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Lawrence M. Sherman  
Serial No: 10/817,139  
Filed: April 2, 2004  
For: SYSTEMS AND METHODS OF TARGETING SAVINGS

Examiner: Ojo O. Oyelesi  
Art Unit: 3696

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION MAILED AUGUST 19, 2010**

Sir:

Responsive to the non-final Office Action mailed August 19, 2010, Applicant submits this response to the issues raised therein.

**Claims begin on Page 2.**

**Remarks begin on Page 9.**